Electronic Acknowledgement Receipt				
EFS ID:	3540507			
Application Number:	09802481			
International Application Number:				
Confirmation Number:	5875			
Title of Invention:	Customized credit offer strategy based on terms specified by an applicant			
First Named Inventor/Applicant Name:	Paul Willard			
Customer Number:	32914			
Filer:	Marc A. Hubbard/Pam Kerr			
Filer Authorized By:	Marc A. Hubbard			
Attorney Docket Number:	132538-1014			
Receipt Date:	30-JUN-2008			
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Application Type:	Utility under 35 USC 111(a)			

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Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
1 Applicant summary of interview w examiner	Applicant summary of interview with	132538-1014interviewsumm	57457	no	2
	ary.pdf	b9b1bc87630b437e562287b2b6e406ff 159465ee		_	

Warnings:

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If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.